



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [OCEANFIRST FINANCIAL CORP.](#)

**City/State** [TOMS RIVER, NJ](#)

## Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [11,498,833](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OCEANFIRST FINANCIAL CORP.](#)

[975 HOOPER AVE](#)

[TOMS RIVER, NJ 08753](#)

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## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	11,467,256	10,753,379	11,208,147	8,056,058	7,374,999
Net income (\$000) .....	63,251	35,171	63,309	88,574	71,932
Number of BHCs in peer group .....	131	127	128	146	154

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....															
+ Non-interest income .....	2.58	2.65	39	2.94	2.84	52	2.81	2.77	44	3.20	3.21	42	3.28	3.33	40
- Overhead expense .....	0.43	1.11	18	0.46	1.14	19	0.48	1.21	19	0.52	0.90	26	0.56	0.90	27
- Provision for credit losses .....	1.80	2.24	22	2.22	2.63	31	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54
+ Securities gains (losses) .....	-0.12	-0.15	47	0.34	0.85	15	0.52	0.51	57	0.02	0.12	18	0.05	0.12	27
+ Other tax equivalent adjustments .....	0	0.01	26	0	0.03	5	0.05	0.02	79	0	0.01	29	0	0	76
= Pretax net operating income (tax equivalent) .....	1.48	1.79	27	0.85	0.64	53	0.74	1.04	23	1.34	1.53	32	1.17	1.55	19
Net operating income .....	1.10	1.36	23	0.65	0.48	52	0.56	0.81	22	1.10	1.19	39	0.98	1.22	26
Net income .....	1.10	1.35	24	0.65	0.50	51	0.56	0.82	22	1.10	1.19	39	0.98	1.22	26
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.41				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.27	3.14	55	4.12	3.78	71	3.85	3.55	68	4.41	4.49	42	4.32	4.38	45
Interest expense .....	0.40	0.27	78	0.78	0.66	68	0.67	0.52	75	0.75	1.02	22	0.56	0.81	20
Net interest income (tax equivalent) .....	2.87	2.85	46	3.34	3.10	63	3.17	3.01	51	3.66	3.45	55	3.76	3.58	56
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.13	14	0.02	0.28	11	0.23	0.27	56	0.02	0.11	28	0.05	0.09	43
Earnings coverage of net loan and lease losses (X) .....	-1,401.29	4.52	3	67.68	21.56	89	7.34	22.91	34	80.03	22.46	83	33.78	29.27	62
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.69	1.39	9	0.46	1.51	4	0.78	1.58	10	0.27	0.94	2	0.30	0.94	2
Allowance for loan and lease losses / Total loans and leases .....	0.69	1.37	9	0.46	1.48	5	0.78	1.55	10	0.27	0.93	2	0.30	0.93	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.49	0.63	43	0.51	0.66	38	0.70	0.71	56	0.41	0.56	37	0.49	0.57	51
30-89 days past due loans and leases / Total loans and leases .....	0.07	0.27	18	0.17	0.36	27	0.45	0.39	68	0.24	0.31	48	0.46	0.32	76
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-10.46	-1.82	26	4.03	6.94	42	-8.13	3.20	17	9.17	10.70	44	8.34	13.54	29
Net short-term noncore funding dependence .....	-11.08	-8.21	36	-0.93	-2.29	46	-9.08	-4.76	29	5.82	5.88	46	4.88	8.57	32
Net loans and leases / Total assets .....	67.66	59.81	73	73.58	63.21	80	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.42	9.11	65	9.31	9.03	63	9.44	9.13	62	10.17	10.39	49	9.96	10.37	41
Holding company equity capital / Total assets .....	13.12	10.88	83	13	11.06	78	12.96	11.16	77	13.96	11.37	85	13.81	11.21	85
Total equity capital (including minority interest) / Total assets .....	13.12	11.01	81	13	11.18	78	12.96	11.29	77	13.96	11.43	85	13.81	11.30	83
Common equity tier 1 capital / Total risk-weighted assets .....	11.13	12.69	25	10.86	12.01	31	11.04	12.38	32	12.14	12.50	55	12.15	12.37	58
Net loans and leases / Equity capital (X) .....	5.16	5.51	43	5.66	5.78	49	5.22	5.58	44	5.38	6.55	25	5.37	6.70	21
Cash dividends / Net income .....	35.31	25.30	73	58.27	60.26	52	67.79	42.30	84	38.66	25.65	71	41.10	24.05	74
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			93.20				35.12
<b>Growth Rates</b>															
Assets .....	1.25	9.29	20	41.35	17.07	92	38.63	16.68	93	9.77	8.66	64	38.81	9.35	94
Equity capital .....	2.19	9.31	12	29.82	6.16	91	28.71	6.99	93	10.95	12.19	51	72.67	12.50	96
Net loans and leases .....	-6.91	0.79	18	40.59	13.26	90	24.75	9.07	86	11.26	8.63	70	40.68	10.51	94
Noncore funding .....	-69.35	-23.76	1	56.47	-2.41	95	-30.71	-12.18	31	19.52	4.16	76	41.49	6.76	88
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital .....	10.61	11.05	58	11.89	13.39	61	11.29	13.56	58	3.04	3.86	62	3.37	3.76	63
Equity investment in subsidiaries / Equity capital .....	102.61	103.07	50	101.95	103.11	46	101.44	102.81	43	104.83	104.21	55	106.79	104.10	64
Cash from ops + noncash items + op expense / Op expense + dividends .....	136.14	130.64	55	135.17	154.33	54	118.56	147.24	42	192.52	152.31	76	96.64	123.74	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	154,929	178,818	350,021	280,579	250,192	-13.36	199.22
Income from lease financing receivables.....	28	47	82	131	182	-40.43	40.00
Fully taxable income on loans and leases.....	154,589	178,865	350,103	280,710	250,374	-13.57	201.03
Tax-exempt income on loans and leases.....	368	0	0	0	0	-17.12	
Estimated tax benefit on income on loans and leases.....	98	0	0	0	0	-75.52	
Income on loans and leases (tax equivalent).....	155,055	178,865	350,103	280,710	250,374	-13.31	197.06
Investment interest income (tax equivalent).....	12,055	13,057	25,201	24,376	23,434	-7.67	186.47
Interest on balances due from depository institutions.....	518	456	1,034	1,165	896	13.60	640.00
Interest income on other earning assets.....	642	2,492	4,712	4,203	3,590	-74.24	29.18
Total interest income (tax equivalent).....	168,270	194,870	381,050	310,454	278,294	-13.65	195.36
Interest on time deposits of \$250K or more .....	1,599	3,471	7,068	2,883	1,770	-53.93	
Interest on time deposits < \$250K.....	4,604	9,124	16,420	12,614	7,781	-49.54	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	8,618	13,646	24,802	22,935	13,028	-36.85	665.36
Interest on other borrowings and trading liabilities.....	1,126	8,243	10,577	12,336	11,513	-86.34	-58.86
Interest on subordinated debt and mandatory convertible securities .....	4,648	2,212	7,790	2,055	2,060	110.13	
Total interest expense.....	20,595	36,696	66,657	52,823	36,152	-43.88	256.38
Net interest income (tax equivalent).....	147,675	158,174	314,393	257,631	242,142	-6.64	188.47
Non-interest income.....	24,425	24,865	53,257	42,228	41,053	-1.77	190.84
Adjusted operating income (tax equivalent) .....	172,100	183,039	367,650	299,859	283,195	-5.98	188.80
Overhead expense.....	103,362	119,593	248,943	190,251	193,456	-13.57	126.71
Provision for credit losses.....	-7,081	18,416	57,847	1,637	3,490		
Securities gains (losses) .....	0	-53	5,878	0	248		
Other tax equivalent adjustments .....	0	540	0	0	0	-100.00	
Pretax net operating income (tax equivalent).....	84,682	45,873	82,551	108,238	86,298	84.60	574.54
Applicable income taxes .....	20,734	9,922	17,732	18,784	13,551	108.97	373.38
Tax equivalent adjustments .....	697	780	1,510	880	815	-10.64	125.57
Applicable income taxes (tax equivalent).....	21,431	10,702	19,242	19,664	14,366	100.25	357.05
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	63,251	35,171	63,309	88,574	71,932	79.84	704.21
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	63,251	35,171	63,309	88,574	71,932	79.84	704.21
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	63,251	35,171	63,309	88,574	71,932	79.84	704.21
Investment securities income (tax equivalent).....	12,055	13,057	25,201	24,376	23,434	-7.67	186.47
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,194	1,712	3,067	3,088	2,188	-30.26	206.94
Mortgage-backed securities .....	6,216	7,437	14,036	15,301	16,034	-16.42	98.98
All other securities .....	4,645	3,908	8,098	5,987	5,212	18.86	568.20
Cash dividends declared.....	22,333	20,494	42,917	34,241	29,564	8.97	307.39
Common .....	20,325	20,494	42,917	34,241	29,564	-0.82	270.76
Preferred.....	2,008	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.93	2.92	51	3.62	3.46	63	3.40	3.27	60	3.85	4.19	23	3.77	4.08	25
Less: Interest expense .....	0.36	0.25	75	0.68	0.61	65	0.59	0.48	72	0.66	0.95	19	0.49	0.75	18
Equals: Net interest income (tax equivalent) .....	2.58	2.65	39	2.94	2.84	52	2.81	2.77	44	3.20	3.21	42	3.28	3.33	40
Plus: Non-interest income .....	0.43	1.11	18	0.46	1.14	19	0.48	1.21	19	0.52	0.90	26	0.56	0.90	27
Equals: adjusted operating income (tax equivalent) .....	3	3.82	9	3.40	4.05	17	3.28	4.04	16	3.72	4.16	36	3.84	4.27	32
Less: Overhead expense .....	1.80	2.24	22	2.22	2.63	31	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54
Less: Provision for credit losses .....	-0.12	-0.15	47	0.34	0.85	15	0.52	0.51	57	0.02	0.12	18	0.05	0.12	27
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	27	0	0.03	5	0.05	0.02	79	0	0.01	29	0	0	76
Plus: other tax equivalent adjustments .....	0	0	48	0.01	0	92	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.48	1.79	27	0.85	0.64	53	0.74	1.04	23	1.34	1.53	32	1.17	1.55	19
Less: Applicable income taxes (tax equivalent) .....	0.37	0.41	39	0.20	0.16	57	0.17	0.23	31	0.24	0.35	19	0.19	0.32	16
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	45	0	0	46
Equals: Net operating income .....	1.10	1.36	23	0.65	0.48	52	0.56	0.81	22	1.10	1.19	39	0.98	1.22	26
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.10	1.35	24	0.65	0.50	51	0.56	0.82	22	1.10	1.19	39	0.98	1.22	26
Memo: Net income (last four quarters) .....	0.79	1.25	12	0.88	0.81	51	0.56	0.82	22	1.10	1.19	38	0.98	1.22	25
Net income—BHC and noncontrolling (minority) interest .....	1.10	1.37	24	0.65	0.50	52	0.56	0.83	22	1.10	1.19	39	0.98	1.22	26
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	89.67	93.15	9	87.98	91.74	10	88.37	92.32	10	87.32	93.22	2	87.43	93.23	2
Average interest-bearing funds / Average assets .....	66.10	62.32	68	74.83	65.48	82	73.63	64.06	82	80.42	70.66	83	79.04	70.70	80
Interest income (tax equivalent) / Average earning assets .....	3.27	3.14	55	4.12	3.78	71	3.85	3.55	68	4.41	4.49	42	4.32	4.38	45
Interest expense / Average earning assets .....	0.40	0.27	78	0.78	0.66	68	0.67	0.52	75	0.75	1.02	22	0.56	0.81	20
Net interest income (tax equivalent) / Average earning assets .....	2.87	2.85	46	3.34	3.10	63	3.17	3.01	51	3.66	3.45	55	3.76	3.58	56
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.96	4.05	46	4.41	4.44	54	4.29	4.27	55	4.69	4.98	30	4.65	4.85	35
Interest-bearing bank balances .....	0.10	0.11	34	0.34	0.50	28	0.18	0.27	24	2.93	2.26	83	1.51	1.88	27
Federal funds sold and reverse repos .....		0.26			0.94			0.68		2.30	2.02	60		1.50	
Trading assets .....		0.42			0.67			0.60			0.49			0.70	
Total earning assets .....	3.26	3.11	56	4.11	3.74	74	3.83	3.51	69	4.40	4.47	43	4.30	4.33	47
Investment securities (tax equivalent) .....	1.78	1.80	48	2.41	2.51	36	2.36	2.25	62	2.47	2.74	25	2.31	2.69	21
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.48	1.28	66	2.19	2.01	60	1.86	1.75	58	2.20	2.54	34	1.88	2.20	40
Mortgage-backed securities .....	1.65	1.56	59	2.58	2.33	80	2.38	2.05	81	2.51	2.54	51	2.33	2.44	37
All other securities .....	2.02	2.91	25	2.51	3.48	17	2.64	3.24	25	2.75	3.80	16	2.56	3.74	12
Interest-bearing deposits .....	0.35	0.24	72	0.67	0.70	55	0.58	0.53	60	0.65	1.13	12	0.41	0.85	10
Time deposits of \$250K or more .....	1.86	0.76	97	3.11	1.67	99	3.20	1.42	98	2.15	2.13	47	1.69	1.57	59
Time deposits < \$250K .....	0.95	0.72	74	1.65	1.58	54	1.41	1.36	53	1.61	1.91	20	1.08	1.42	19
Other domestic deposits .....	0.28	0.17	79	0.46	0.50	49	0.40	0.36	65	0.47	0.86	16	0.30	0.64	12
Foreign deposits .....		0.12			0.59			0.42			2.53			1.85	
Federal funds purchased and repos .....	0.23	0.19	77	0.44	0.85	26	0.45	0.62	48	0.43	1.23	24	0.25	1.03	22
Other borrowed funds and trading liabilities .....	0.05	1.31	11	1.41	1.62	39	0.96	1.50	27	1.65	1.03	55	1.65	2.10	9
All interest-bearing funds .....	0.54	0.40	74	0.91	0.92	54	0.81	0.74	62	0.82	1.34	12	0.62	1.06	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	24,425	24,865	53,257	42,228	41,053
Fiduciary activities income .....	1,190	1,070	2,052	2,102	2,245
Service charges on deposit accounts - domestic .....	6,010	5,941	11,915	14,891	14,992
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	30	1,112
Insurance activities revenue.....	0	0	0	0	14
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	66	164	217	252	161
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	3,197	935	8,519	277	588
Other non-interest income.....	13,962	16,755	30,554	24,676	21,941
Total overhead expenses .....	103,362	119,593	248,943	190,251	193,456
Personnel expense.....	57,596	57,093	112,781	88,829	81,870
Net occupancy expense.....	13,616	14,743	29,234	24,886	26,234
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,755	3,122	6,186	4,027	3,811
Other operating expenses.....	29,395	44,635	100,742	72,509	81,541
Fee income on mutual funds and annuities.....	0	0	0	30	841
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,002	1,025	985	886	850
Average personnel expense per employee.....	57.48	55.70	114.50	100.26	96.32
Average assets per employee.....	11,444.37	10,491.10	11,378.83	9,092.62	8,676.47

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	0	2.15	10	0	2.20	10	0	2.02	10	0.07	0.66	71	2.05	1.69
Overhead expenses / Net Interest Income + non-interest income .....	60.30	59.03	52	65.42	63.28	67	67.99	62.28	75	63.63	61.79	59	68.51	61.22
<b>Percent of Average Assets</b>														
Total overhead expense .....	1.80	2.24	22	2.22	2.63	31	2.22	2.57	35	2.36	2.59	37	2.62	2.58
Personnel expense.....	1	1.25	23	1.06	1.31	25	1.01	1.30	23	1.10	1.50	17	1.11	1.46
Net occupancy expense.....	0.24	0.24	50	0.27	0.26	55	0.26	0.26	53	0.31	0.32	48	0.36	0.31
Other operating expenses.....	0.56	0.73	31	0.89	0.99	62	0.95	0.94	68	0.95	0.76	76	1.16	0.79
Overhead less non-interest income .....	1.38	1.10	73	1.76	1.36	79	1.75	1.25	80	1.84	1.65	65	2.07	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	60.06	58.45	53	65.34	62.83	68	67.71	61.82	75	63.45	59.91	69	68.31	60.51
Personnel expense.....	33.47	33.10	47	31.19	32.43	35	30.68	32.36	35	29.62	34.17	26	28.91	34.42
Net occupancy expense.....	7.91	6.33	76	8.05	6.65	74	7.95	6.58	72	8.30	7.50	61	9.26	7.33
Other operating expenses.....	18.68	18.60	55	26.09	23.06	78	29.08	22.28	83	25.52	17.93	95	30.14	18.28
Total non-interest income .....	14.19	28.18	19	13.58	27.40	18	14.49	28.83	22	14.08	19.83	33	14.50	20.30
Fiduciary activities income .....	0.69	2.24	35	0.58	2.10	34	0.56	2.09	35	0.70	1.61	52	0.79	1.95
Service charges on domestic deposit accounts .....	3.49	3.19	53	3.25	3.35	47	3.24	3.27	49	4.97	3.21	83	5.29	3.58
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	0.07	41	0	0.03
Investment banking fees and commissions.....	0	2.52	6	0	2.64	6	0	2.46	6	0.01	0.91	38	0.39	0.85
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.37	22	0	0.46
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0	50	0	0.49
Net servicing fees .....	0.04	0.55	30	0.09	-0.20	65	0.06	0.01	60	0.08	0.22	47	0.06	0.52
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets .....	1.86	3.83	42	0.51	2.89	34	2.32	3.92	51	0.09	2.27	20	0.21	1.98
Other non-interest income.....	8.11	9.26	54	9.15	9.31	57	8.31	9.65	49	8.23	7.41	66	7.75	7.05
Overhead less non-interest income .....	45.87	29.94	89	51.75	34.19	86	53.23	31.93	89	49.36	39.47	79	53.82	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.48	21.54	83	21.63	18.39	69	21.48	18.63	65	17.35	21.51	20	15.70	18.37
Applicable income tax + TE / Pretax net operating income + TE .....	25.31	23.10	76	23.33	22.75	56	23.31	21.18	65	18.17	23.31	11	16.65	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans .....	7,319,740	7,467,613	7,287,740	5,776,591	5,197,917	-1.98	146.93
Commercial and industrial loans .....	443,173	806,045	417,464	330,293	254,002	-45.02	155.21
Loans to individuals .....	56,701	101,873	77,049	99,342	131,957	-44.34	953.33
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	0		-100.00
Other loans and leases .....	13,959	19,828	22,829	18,306	11,922	-29.60	47.43
Less: Unearned income .....	0	0	0	0	0		-100.00
Loans and leases, net of unearned income .....	7,833,573	8,395,359	7,805,082	6,224,532	5,595,798	-6.69	148.52
Less: Allowance for loan and lease losses .....	53,876	38,509	60,735	16,852	16,577	39.90	223.04
Net loans and leases .....	7,779,697	8,356,850	7,744,347	6,207,680	5,579,221	-6.91	148.13
Debt securities that reprice or mature in over 1 year .....	1,098,746	951,799	1,023,953	850,043	897,058	15.44	170.41
Mutual funds and equity securities .....	109,901	18,477	141,372	15,522	19,592	494.80	1153.43
Subtotal .....	8,988,344	9,327,126	8,909,672	7,073,245	6,495,871	-3.63	153.16
Interest-bearing bank balances .....	963,651	603,261	1,150,686	38,601	40,891	59.74	6443.43
Federal funds sold and reverse repos .....	0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....	298,927	71,847	98,316	69,790	50,469	316.06	168.99
Trading assets .....	0	0	0	0	0		
Total earning assets .....	10,250,922	10,002,234	10,158,674	7,181,636	6,587,231	2.49	178.84
Non-interest-bearing cash and due from depository institutions .....	102,913	114,192	88,305	77,939	71,470	-9.88	96.73
Premises, fixed assets, and leases .....	143,169	133,292	135,431	125,157	115,731	7.41	189.86
Other real estate owned .....	106	248	106	264	1,381	-57.26	-98.92
Investment in unconsolidated subsidiaries .....	2,655	2,655	2,655	2,345	2,345	0.00	233.12
Intangible and other assets .....	1,000,677	1,106,618	1,066,812	872,528	746,745	-9.57	276.71
Total assets .....	11,498,833	11,356,793	11,450,269	8,259,869	7,524,903	1.25	183.62
Quarterly average assets .....	11,494,614	11,157,515	11,695,875	8,207,462	7,525,012	3.02	215.77
Average loans and leases (YTD) .....	7,828,606	8,115,419	8,170,210	5,991,569	5,379,160	-3.53	226.96
<b>Memoranda</b>							
Loans held-for-sale .....	1,493	21,799	45,524	0	0	-93.15	-71.88
Loans not held-for-sale .....	7,832,080	8,373,560	7,759,558	6,224,532	5,595,798	-6.47	148.90
Real estate loans secured by 1–4 family .....	2,621,640	3,074,424	2,883,928	2,827,235	2,568,565	-14.73	75.27
Commercial real estate loans .....	4,694,752	4,389,738	4,399,802	2,945,844	2,626,428	6.95	221.32
Construction and land development .....	415,059	341,499	426,480	232,465	266,370	21.54	133.39
Multifamily .....	918,210	774,771	745,719	516,279	443,355	18.51	888.78
Nonfarm nonresidential .....	3,361,483	3,273,468	3,227,603	2,197,100	1,916,703	2.69	182.39
Real estate loans secured by farmland .....	3,348	3,451	4,010	3,512	2,924	-2.98	-55.14
Total investment securities .....	1,507,574	1,042,123	1,263,641	935,355	967,119	44.66	186.49
U.S. Treasury securities .....	400	0	0	999	985		
US agency securities (excluding mortgage-backed securities) .....	150,805	154,555	182,334	156,361	117,242	-2.43	162.41
Municipal securities .....	299,343	229,447	238,403	124,450	123,978	30.46	684.38
Mortgage-backed securities .....	773,025	558,444	625,970	561,862	642,590	38.42	118.61
Asset-backed securities .....	104,936	10,364	16,584	10,322	10,816	912.50	
Other debt securities .....	69,164	70,836	58,978	65,839	51,916	-2.36	1.38
Mutual funds and equity securities .....	109,901	18,477	141,372	15,522	19,592	494.80	1153.43
Available-for-sale securities .....	249,329	153,240	183,302	150,960	100,717	62.70	1071.93
U.S. Treasury securities .....	400	0	0	999	985		
US agency securities (excluding mortgage-backed securities) .....	145,880	142,463	176,942	149,437	98,740	2.40	1066.39
Municipal securities .....	0	2,402	0	25	0	-100.00	
Mortgage-backed securities .....	106	315	193	499	992	-66.35	
Asset-backed securities .....	97,917	0	6,167	0	0		
Other debt securities .....	5,026	8,060	0	0	0	-37.64	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	20,779	25,490	29,498	8,414	-8,980	-18.48	186.65
Available-for-sale securities appreciation (depreciation) .....	2,130	4,068	3,152	1,320	-804	-47.64	2596.20
Structured notes, fair value .....	105,691	9,849	17,189	10,263	0	973.11	
Pledged securities .....	987,234	493,896	431,252	474,927	563,142	99.89	294.17

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,513,895	613,378	2,116,929	360,075	301,516	309.84	2184.47
NOW, ATS and transaction accounts .....	794,387	690,938	768,307	416,858	364,742	14.97	245.43
Time deposits less brokered deposits < \$250K .....	774,232	1,092,845	974,275	790,780	748,606	-29.15	
MMDA and other savings accounts .....	5,185,337	6,045,718	5,191,966	4,633,229	4,302,157	-14.23	116.26
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	9,267,851	8,442,879	9,051,477	6,200,942	5,717,021	9.77	207.55
Time deposits of \$250K or more .....	148,431	244,737	204,969	145,082	116,805	-39.35	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	141,476	152,821	128,454	71,739	61,760	-7.42	109.06
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	197	0	363,024	280,618	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	0	348,918	0	177,058	174,092	-100.00	-100.00
Brokered deposits < \$250K .....	32,147	304,082	191,033	0	0	-89.43	
Noncore funding .....	322,054	1,050,755	524,456	756,903	633,275	-69.35	-45.30
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	231,699	246,539	238,861	97,651	97,199	-6.02	894.54
Other liabilities .....	168,440	140,186	151,345	51,254	38,050	20.15	764.81
Total liabilities .....	9,990,044	9,880,359	9,966,139	7,106,750	6,485,545	1.11	174.08
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	55,527	55,711	55,527	0	0	-0.33	
Common stock .....	611	609	609	519	483	0.33	81.85
Common surplus .....	1,088,381	1,080,128	1,082,189	840,693	757,963	0.76	248.76
Retained earnings .....	417,658	372,552	378,268	358,666	305,056	12.11	83.76
Accumulated other comprehensive income .....	26	1,125	621	-1,208	-3,450	-97.69	
Other equity capital components .....	-53,414	-33,691	-33,084	-45,551	-20,694		
Total holding company equity capital .....	1,508,789	1,476,434	1,484,130	1,153,119	1,039,358	2.19	268.66
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	1,508,789	1,476,434	1,484,130	1,153,119	1,039,358	2.19	268.66
Total liabilities and capital .....	11,498,833	11,356,793	11,450,269	8,259,869	7,524,903	1.25	183.62
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,513,895	613,378	2,116,929	360,075	301,516	309.84	2184.47
Interest-bearing deposits .....	6,934,534	8,378,320	7,330,550	5,985,949	5,532,310	-17.23	122.84
Total deposits .....	9,448,429	8,991,698	9,447,479	6,346,024	5,833,826	5.08	193.25
Long-term debt that reprices within 1 year .....	35,000	82,500	81,804	72,500	72,500	-57.58	55.56
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,484,130	1,153,119	1,153,119	1,039,358	601,941		
Accounting restatements .....	0	-4	-4	0	0		
Net income .....	63,251	35,171	63,309	88,574	71,932		
Net sale of new perpetual preferred stock .....	0	55,711	55,527	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	20,939	14,814	14,814	26,066	10,837		
Changes incident to business combinations .....	0	261,445	261,445	76,481	402,555		
Less: Dividends declared .....	22,333	20,494	42,917	34,241	29,564		
Change in other comprehensive income .....	-595	2,334	1,830	2,241	1,753		
Changes in debit to ESOP liability .....	0	0	0	0	-8,400		
Other adjustments to equity capital .....	5,275	3,966	6,635	6,772	9,978		
Holding company equity capital, ending balance .....	1,508,789	1,476,434	1,484,130	1,153,119	1,039,358		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	63.66	36.32	91	65.75	36.22	95	63.65	36.22	93	69.94	52.67	88	69.08	53.63	81
Commercial and industrial loans .....	3.85	12.25	9	7.10	14.99	16	3.65	13.52	10	4	11.45	11	3.38	11.42	8
Loans to individuals .....	0.49	3.48	28	0.90	3.53	38	0.67	3.40	32	1.20	2.71	59	1.75	2.65	64
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0	44	0	0	44
Agricultural loans.....	0	0.21	12	0	0.20	11	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases.....	0.12	4.22	4	0.17	4.66	3	0.20	4.63	4	0.22	1.08	51	0.16	2.64	17
Net loans and leases.....	67.66	59.81	73	73.58	63.21	80	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52
Debt securities over 1 year.....	9.56	17.61	18	8.38	14.01	20	8.94	15.55	21	10.29	13.66	33	11.92	13.20	48
Mutual funds and equity securities .....	0.96	0.06	98	0.16	0.05	84	1.23	0.05	99	0.19	0.06	84	0.26	0.05	90
Subtotal .....	78.17	78.32	37	82.13	78.43	56	77.81	78.16	31	85.63	86.76	36	86.32	87.24	36
Interest-bearing bank balances .....	8.38	9.11	48	5.31	6.78	39	10.05	7.51	70	0.47	2.97	12	0.54	2.30	27
Federal funds sold and reverse repos .....	0	0.52	28	0	0.86	26	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less .....	2.60	1.53	78	0.63	1.83	32	0.86	1.68	37	0.84	2.10	36	0.67	2.14	38
Trading assets .....	0	0.60	18	0	1.09	16	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets.....	89.15	91.43	21	88.07	90.72	16	88.72	91.05	17	86.95	92.39	2	87.54	92.24	3
Non-interest cash and due from depository institutions.....	0.89	1.01	38	1.01	1.08	40	0.77	1.07	31	0.94	1.14	38	0.95	1.25	32
Other real estate owned.....	0	0.02	22	0	0.03	22	0	0.02	15	0	0.04	29	0.02	0.04	48
All other assets.....	9.97	7.50	80	10.94	8.16	83	10.52	7.82	85	12.11	6.41	97	11.51	6.39	97
<b>Memoranda</b>															
Short-term investments .....	10.98	12.01	50	5.94	10.58	30	10.91	11.17	55	1.31	5.36	10	1.21	4.70	16
U.S. Treasury securities.....	0	1.08	29	0	0.92	14	0	0.84	17	0.01	0.29	59	0.01	0.37	59
US agency securities (excluding mortgage-backed securities) .....	1.31	0.77	75	1.36	0.48	84	1.59	0.63	83	1.89	1.25	68	1.56	1.67	60
Municipal securities .....	2.60	1.72	67	2.02	1.45	67	2.08	1.69	65	1.51	2.58	44	1.65	2.66	46
Mortgage-backed securities .....	6.72	12.97	21	4.92	11.11	13	5.47	11.75	17	6.80	9.38	36	8.54	8.73	55
Asset-backed securities .....	0.91	0.38	81	0.09	0.27	67	0.14	0.32	64	0.12	0.30	76	0.14	0.26	79
Other debt securities .....	0.60	0.52	66	0.62	0.39	73	0.52	0.42	68	0.80	0.53	70	0.69	0.52	70
Loans held-for-sale.....	0.01	0.42	24	0.19	0.48	42	0.40	0.52	51	0	0.39	8	0	0.29	9
Loans held for investment .....	68.11	59.85	75	73.73	63.46	78	67.77	61.72	65	75.36	72.01	63	74.36	73.24	52
Real estate loans secured by 1–4 family .....	22.80	11.69	89	27.07	12.29	92	25.19	11.91	91	34.23	16.02	91	34.13	16.83	89
Revolving .....	1.15	1.45	52	1.48	1.80	50	1.32	1.66	51	2.08	2.24	52	2.66	2.43	58
Closed-end, secured by first liens .....	21.33	9.84	90	24.28	9.99	92	22.71	9.81	92	30.42	13.07	91	29.52	13.60	89
Closed-end, secured by junior liens .....	0.32	0.20	80	1.31	0.26	93	1.15	0.22	93	1.73	0.37	98	1.96	0.41	97
Commercial real estate loans .....	40.83	22.48	91	38.65	21.90	89	38.43	22.22	89	35.66	33.26	61	34.90	33.39	60
Construction and land development .....	3.61	3.35	56	3.01	3.32	50	3.72	3.40	58	2.81	5	27	3.54	4.78	38
Multifamily .....	7.99	3.31	88	6.82	3.07	89	6.51	3.12	86	6.25	4.76	73	5.89	5.12	73
Nonfarm nonresidential .....	29.23	14.81	93	28.82	14.50	94	28.19	14.72	92	26.60	21.85	74	25.47	21.85	69
Real estate loans secured by farmland .....	0.03	0.34	39	0.03	0.33	39	0.04	0.33	40	0.04	0.95	34	0.04	0.88	30

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	93.44	59.66	98	88.95	55.37	96	93.37	57.15	98	92.80	72.74	92	92.89	72.88	90
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	93.44	59.66	98	88.95	55.37	96	93.37	57.15	98	92.80	72.74	92	92.89	72.88	90
Real estate loans secured by 1–4 family.....	33.47	19.82	87	36.62	19.50	91	36.95	19.43	92	45.42	22.29	90	45.90	23.13	89
Revolving .....	1.69	2.42	44	2	2.79	42	1.94	2.64	44	2.76	3.13	51	3.57	3.34	59
Closed-end.....	31.77	17.22	87	34.62	16.49	91	35.01	16.59	92	42.66	18.71	92	42.33	19.33	90
Commercial real estate loans .....	59.93	36.54	90	52.29	32.96	88	56.37	34.63	88	47.33	46.16	56	46.94	45.57	56
Construction and land development.....	5.30	5.50	53	4.07	4.97	46	5.46	5.26	57	3.73	6.97	26	4.76	6.53	37
1–4 family.....	2.12	1.11	78	2.13	0.93	80	2.46	0.93	85	1.75	1.47	65	2.17	1.52	72
Other.....	3.18	4.33	40	1.94	3.90	32	3.01	4.19	41	1.99	5.34	18	2.59	4.90	27
Multifamily.....	11.72	5.34	87	9.23	4.72	86	9.55	4.96	86	8.29	6.42	73	7.92	6.76	72
Nonfarm nonresidential .....	42.91	24.14	93	38.99	21.76	93	41.35	22.93	93	35.30	30.59	70	34.25	30.16	66
Owner-occupied.....	13.35	8.14	81	13.72	7.38	85	13.88	7.68	84	12.73	10.68	66	13.24	10.31	71
Other.....	29.56	15.71	94	25.27	14.16	90	27.47	14.95	95	22.56	19.36	68	21.01	19.35	61
Real estate loans secured by farmland.....	0.04	0.59	38	0.04	0.52	37	0.05	0.54	41	0.06	1.38	34	0.05	1.27	30
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans .....	5.66	20.98	5	9.60	23.90	10	5.35	22.17	7	5.31	16.16	8	4.54	16.21	9
Loans to individuals .....	0.72	6.28	24	1.21	6.11	33	0.99	6.13	31	1.60	4	58	2.36	3.89	63
Credit card loans .....	0	0.51	22	0	0.64	21	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans.....	0	0.37	12	0	0.31	11	0	0.32	11	0	0.78	17	0	0.69	18
Other loans and leases.....	0.18	8.03	4	0.24	8.93	3	0.29	9.09	4	0.29	1.48	51	0.21	3.74	16
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	674.62	383.17	94	728.67	392.62	95	688.17	381.27	95	714.40	493.53	90	715.43	505.61	87
Real estate loans secured by 1–4 family.....	241.62	124.52	88	299.99	133.24	92	272.32	125.03	92	349.65	151.03	92	353.53	161.34	89
Revolving .....	12.22	15.53	49	16.36	19.64	50	14.33	17.42	50	21.26	21.25	57	27.51	23.52	61
Closed-end.....	229.40	107.53	88	283.64	112.01	92	258	106.14	92	328.38	127.10	93	326.02	134.73	91
Commercial real estate loans .....	432.69	238.21	90	428.34	237.30	90	415.46	234.65	89	364.32	311.74	69	361.49	316.03	67
Construction and land development.....	38.25	35.52	57	33.32	35.78	51	40.27	35.62	60	28.75	46.63	31	36.66	44.92	44
1–4 family.....	15.33	7.06	80	17.44	6.74	85	18.10	6.34	87	13.44	9.52	69	16.73	10.21	75
Other.....	22.92	28.07	43	15.88	27.86	33	22.17	28.16	46	15.31	35.90	20	19.93	33.75	28
Multifamily.....	84.63	34.78	87	75.60	33.28	88	70.42	32.74	88	63.85	44.76	76	61.02	48.38	74
Nonfarm nonresidential .....	309.81	157.17	91	319.42	157.33	91	304.78	155.06	91	271.72	206.64	79	263.81	208.15	72
Owner-occupied.....	96.36	52.65	84	112.43	53.29	88	102.31	52.37	85	98.03	71.54	78	101.97	70.68	78
Other.....	213.45	102.08	94	206.99	101.60	95	202.46	100.54	93	173.69	130.65	78	161.83	134.17	71
Real estate loans secured by farmland.....	0.31	3.59	38	0.34	3.50	38	0.38	3.44	40	0.43	8.66	34	0.40	8.13	30
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans .....	40.84	127.07	9	78.65	159.86	18	39.42	139.91	11	40.85	106.70	14	34.96	107.07	9
Loans to individuals .....	5.23	35.29	26	9.94	38.40	37	7.28	37.47	32	12.29	24.83	61	18.16	24.45	66
Credit card loans .....	0	2.61	22	0	3.43	21	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans.....	0	2.01	12	0	2.03	11	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases.....	1.29	46.75	5	1.93	51.14	4	2.16	49.54	4	2.26	10.25	51	1.64	25.58	16
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	46.96	28.84	89	38.84	26.07	82	42.80	27.32	86	35.07	35.38	56	33.70	35.09	50
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	339.06	187.37	89	318.17	186.18	88	315.41	183.76	88	269.94	239.13	67	259.52	243.62	63
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	435.42	244.59	90	430.60	244.21	90	417.73	240.85	89	367.97	315.15	69	361.49	318.90	66

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments .....	10.98	12.01	50	5.94	10.58	30	10.91	11.17	55	1.31	5.36	10	1.21	4.70	16
Liquid assets .....	17.03	28.17	20	12.16	24.60	10	17.60	26.22	27	10.12	16.28	19	11.60	15.56	36
Investment securities .....	13.11	19.64	25	9.18	16.55	18	11.04	17.85	24	11.32	16.41	25	12.85	16.02	38
Net loans and leases .....	67.66	59.81	73	73.58	63.21	80	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52
Net loans, leases and standby letters of credit .....	67.83	60.62	71	73.84	64.12	79	67.83	62.48	64	75.48	72.78	59	74.41	73.71	51
Core deposits .....	80.60	74.75	68	74.34	68.08	58	79.05	70.67	72	75.07	71.61	66	75.97	69.97	73
Noncore funding .....	2.80	10.89	10	9.25	16.68	31	4.58	14.13	17	9.16	14.61	29	8.42	16.58	21
Time deposits of \$250K or more .....	1.29	1.81	42	2.15	2.56	50	1.79	2.11	49	1.76	4.33	14	1.55	4.28	15
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos .....	1.23	1.20	65	1.35	1.49	63	1.12	1.47	57	0.87	0.77	61	0.82	0.96	58
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold) .....	1.23	0.52	75	1.35	0.52	73	1.12	0.54	69	0.87	0.75	63	0.82	0.97	60
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	0.99	12	0	2.06	10	0	1.24	7	4.40	2.75	73	3.73	3.63	58
Earning assets that reprice within 1 year .....	30.13	38.93	27	25.28	39.71	15	31.04	39.38	27	20.25	33.16	17	18.67	32.35	16
Interest-bearing liabilities that reprice within 1 year .....	5.86	7.04	53	10.07	9.42	67	8.49	8.20	68	6.33	18.54	12	5.82	18.20	14
Long-term debt that reprices within 1 year .....	0.30	0.26	74	0.73	0.56	78	0.71	0.47	79	0.88	0.15	89	0.96	0.16	88
Net assets that reprice within 1 year .....	23.97	30.25	33	14.48	28.34	18	21.84	29.11	34	13.05	13.71	44	11.89	12.98	43
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-10.46	-1.82	26	4.03	6.94	42	-8.13	3.20	17	9.17	10.70	44	8.34	13.54	29
Net short-term noncore funding dependence .....	-11.08	-8.21	36	-0.93	-2.29	46	-9.08	-4.76	29	5.82	5.88	46	4.88	8.57	32
Short-term investment / Short-term noncore funding .....	474.03	284.81	79	114.76	138.95	53	284.10	184.19	76	20.84	78.10	28	22.37	62.28	40
Liquid assets - short-term noncore funding / Nonliquid assets .....	17.74	34.02	29	7.94	23.27	25	16.70	28.18	37	4.25	6.90	46	6.99	4.17	61
Net loans and leases / Total deposits .....	82.34	74.66	74	92.94	82.84	80	81.97	79.43	59	97.82	90.96	70	95.64	92.88	56
Net loans and leases / Core deposits .....	83.94	81.17	62	98.98	93.70	65	85.56	88.34	51	100.11	102.55	46	97.59	106.50	32
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	2.02	0.84	83	2.58	1.82	72	2.95	1.57	76	1.06	0.36	83	-1.26	-0.47	15
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.21	1.94	13	0.41	4.82	6	0.32	4.31	5	0.17	1.28	13	-0.11	-1.95	90
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.08	0.01	83	-0.05	0	9	0.06	0.02	84	-0.01	-0.02	28		-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	76.17	13.42	96	83.52	12.14	98	74.31	11.38	98	82.20	7.25	97	87.56	10.76	97
Available-for-sale securities .....	16.54	84.66	2	14.70	85.75	1	14.51	87.23	1	16.14	91.33	3	10.41	88.32	2
U.S. Treasury securities .....	0.03	5.52	31	0	5.43	13	0	4.72	16	0.11	2.07	59	0.10	2.08	59
US agency securities (excluding mortgage-backed securities) .....	10	4.50	79	14.83	3.23	91	14.43	4.01	85	16.72	8.16	76	12.12	11	61
Municipal securities .....	19.86	8.87	78	22.02	9.39	81	18.87	9.83	76	13.31	15.40	54	12.82	16.63	50
Mortgage-backed securities .....	51.28	66.59	25	53.59	67.27	29	49.54	66.64	22	60.07	57.07	46	66.44	54.50	63
Asset-backed securities .....	6.96	2.05	83	0.99	1.68	70	1.31	1.91	68	1.10	1.70	76	1.12	1.54	79
Other debt securities .....	4.59	3.17	68	6.80	2.93	81	4.67	3.01	73	7.04	3.73	78	5.37	3.75	71
Mutual funds and equity securities .....	7.29	0.32	98	1.77	0.37	91	11.19	0.35	99	1.66	0.49	84	2.03	0.41	90
Debt securities 1 year or less .....	19.83	8.69	85	6.89	11.75	40	7.78	10.55	50	7.46	13.55	41	5.22	13.91	35
Debt securities 1 to 5 years .....	14.64	17.05	48	21.51	18.03	60	18.38	17.03	56	23.49	23.43	56	17.82	23.42	43
Debt securities over 5 years .....	58.24	72.17	23	69.82	66.01	45	62.65	69.86	35	67.39	58.63	54	74.94	58.36	70
Pledged securities .....	65.48	33.87	86	47.39	37.40	63	34.13	35.67	47	50.78	43.76	58	58.23	42.20	67
Structured notes, fair value .....	7.01	0.03	98	0.95	0.02	96	1.36	0.02	96	1.10	0.09	92	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	87.02	51.37	71	517.95	146.89	92	1,052.31	183.32	96	18.64	32.84	55	-28.47	16.28	19
Investment securities .....	44.66	33.34	67	4.23	14.17	39	35.10	23.62	71	-3.28	4.80	29	13.10	8.02	69
Core deposits .....	9.77	16.88	25	38.89	25.99	85	45.97	26.88	88	8.46	9.96	50	33.45	10.40	90
Noncore funding .....	-69.35	-23.76	1	56.47	-2.41	95	-30.71	-12.18	31	19.52	4.16	76	41.49	6.76	88

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	1,649,613	1,264,487	1,316,221	1,035,613	809,410
Commit: Secured commercial real estate loans .....	564,304	385,724	344,886	316,616	217,537
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	19,414	29,417	22,723	26,603	20,191
Commercial and similar letters of credit .....	2,978	1,690	3,020	455	653
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	50,202	15,836	15,525	16,143	16,735
Credit derivatives - notional amount (holding company as beneficiary) .....	21,873	0	4,219	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	72,075	15,836	19,744	16,143	16,735
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	1,493	158,084	26,153	0	198
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	1,629,668	1,231,166	1,451,755	675,239	118,611
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	14.35	22.45	21	11.13	21.74	12	11.50	22.01	13	12.54	16.97	24	10.76	17.31	16
Standby letters of credit .....	0.17	0.67	15	0.26	0.72	25	0.20	0.71	17	0.32	0.36	51	0.27	0.35	44
Commercial and similar letters of credit .....	0.03	0.02	71	0.01	0.02	67	0.03	0.02	75	0.01	0.01	78	0.01	0.01	80
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0.44	0.25	74	0.14	0.39	63	0.14	0.35	62	0.20	0	96	0.22	0.02	91
Credit derivatives - notional amount (holding company as beneficiary) .....	0.19	0.19	70	0	0.33	28	0.04	0.30	62	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.63	0.14	85	0.14	0.36	77	0.17	0.30	76	0.20	0	97	0.22	0	96
Derivative contracts .....	14.19	49.75	43	12.23	51.68	32	12.91	48.62	34	8.17	2.95	81	1.58	6.51	36
Interest rate contracts .....	14.19	35.96	46	12.23	36.85	35	12.91	34.36	37	8.17	2.87	81	1.58	6.40	36
Interest rate futures and forward contracts .....	0.01	5.17	31	1.39	9.28	58	0.23	6.21	35	0	0.08	39	0	0.25	45
Written options contracts (interest rate) .....	0	1.82	9	0	2.30	9	0	2.18	9	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate) .....	0	1.33	21	0	1.51	23	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps .....	14.17	20.67	54	10.84	22.27	38	12.68	20.83	45	8.17	2.19	82	1.58	5.18	45
Foreign exchange contracts .....	0	6.16	25	0	5.77	24	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	3.93	26	0	3.58	25	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	21.07	42.93	16	15.58	41.55	9	16.11	42.82	6	17.28	24.81	20	15.05	25.18	15

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,631,161	1,389,250	1,477,908	675,239	118,809
Interest rate contracts .....	1,631,161	1,389,250	1,477,908	675,239	118,809
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	1,493	158,084	26,153	0	198
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	1,629,668	1,231,166	1,451,755	675,239	118,611
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,631,161	1,389,250	1,477,908	675,239	118,809
Interest rate contracts .....	1,631,161	1,389,250	1,477,908	675,239	118,809
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,759,652	1,262,837	1,487,024	707,525	135,544
One year or less .....	1,708	0	0	26	8,150
Over 1 year to 5 years .....	544,030	223,734	301,177	53,657	13,587
Over 5 years .....	1,213,914	1,039,103	1,185,847	653,842	113,807
Gross negative fair value (absolute value) .....	29,873	56,967	46,169	10,815	1,840
Gross positive fair value.....	29,798	56,763	46,019	10,266	1,758
Held for trading.....	0	0	0	0	0
Non-traded.....	29,798	56,763	46,019	10,266	1,758
Current credit exposure on risk-based capital derivative contracts .....	29,798	56,763	46,019	10,266	1,671
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.09	76	100	95.13	78	100	94.10	77	100	99.57	60	100	99.91	54
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	0.07	45	0	0	47
Equity, commodity, and other contracts .....	0.09	12.57	20	11.38	12.99	61	1.77	14.05	26	0	14.06	16	0.17	11.75	35
Futures and forwards .....	0	7.49	7	0	8.37	6	0	8.18	6	0	11.73	13	0	11.14	16
Written options .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0	48	0	0	49
Exchange-traded .....	0	7.20	7	0	7.94	7	0	7.73	7	0	10.84	13	0	10.65	16
Over-the-counter .....	0	3.44	19	0	3.38	18	0	3.42	19	0	2.45	35	0	1.29	38
Purchased options .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Exchange-traded .....	0	3.04	21	0	2.87	20	0	2.86	21	0	2.28	36	0	1.22	38
Over-the-counter .....	99.91	71.23	90	88.62	69.92	64	98.23	68.76	89	100	64.61	90	99.83	65.42	80
Swaps .....	0	40.60	20	0	43.50	18	0	43.53	19	0	15.01	35	0	13.60	38
Held for trading .....	0	34.42	21	0	37.56	18	0	36.62	19	0	16.17	35	0	12.87	38
Interest rate contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	0.11	46	0	0	48
Foreign exchange contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0	48	0	0	49
Non-traded .....	100	59.40	79	100	56.50	81	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts .....	100	56.19	86	100	54.31	88	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	107.88	91.87	91	90.90	89.91	37	100.62	91.48	79	104.78	80.07	94	114.09	82.85	95
One year or less .....	0.10	28.05	7	0	30.94	3	0	32.05	4	0	15.20	30	6.86	12.75	56
Over 1 year to 5 years .....	33.35	26.03	60	16.10	27.26	38	20.38	27.06	45	7.95	22.92	36	11.44	22.66	44
Over 5 years .....	74.42	30.08	90	74.80	28.48	93	80.24	29.56	95	96.83	34.12	96	95.79	36.28	94
Gross negative fair value (absolute value) .....	1.83	1.25	70	4.10	1.76	84	3.12	1.55	79	1.60	1.30	58	1.55	0.66	89
Gross positive fair value .....	1.83	1.68	55	4.09	2.69	75	3.11	2.23	71	1.52	1.14	65	1.48	1.10	74
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.05	59	0.06	0.07	62	0.05	0.07	63	0.01	0	82	0	0.01	53
Gross positive fair value (X) .....	0.03	0.07	45	0.06	0.11	40	0.05	0.09	44	0.01	0	85	0	0.01	49
Held for trading (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0	44	0	0	40
Non-traded (X) .....	0.03	0.01	83	0.06	0.02	85	0.05	0.02	85	0.01	0	91	0	0.01	59
Current credit exposure (X) .....	0.03	0.05	51	0.06	0.08	48	0.05	0.06	51	0.01	0.01	73	0	0	60
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	50	0	0	50
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.37	0.63	51	0.72	1.03	49	0.58	0.85	51	0.17	0.10	72	0.03	0.06	62

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	60,735	16,852	16,852	16,577	15,721
Gross losses .....	728	1,552	20,154	2,805	3,720
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	783	631	1,296	1,443	1,086
Net losses .....	-55	921	18,858	1,362	2,634
Provision for loan and lease losses .....	-6,914	17,238	57,401	1,637	3,490
Adjustments .....	0	5,340	5,340	0	0
Ending balance .....	53,876	38,509	60,735	16,852	16,577
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Provision for loan and lease losses / Average assets</b> .....															
-0.12	-0.14	47	0.32	0.85	14	0.51	0.51	56	0.02	0.12	18	0.05	0.12	27	
-0.18	-0.25	51	0.42	1.37	10	0.70	0.82	45	0.03	0.16	18	0.06	0.16	27	
12,570.91	77.32	97	1,871.66	792.43	89	304.39	487.86	43	120.19	142.73	50	132.50	182.69	46	
<b>Allowance for loan and lease losses / Total loans and leases not held for sale</b> .....															
0.69	1.39	9	0.46	1.51	4	0.78	1.58	10	0.27	0.94	2	0.30	0.94	2	
0.69	1.37	9	0.46	1.48	5	0.78	1.55	10	0.27	0.93	2	0.30	0.93	2	
15.27				20.91	11.83	83	3.22	11.58	12	12.37	17.18	60	6.29	21.35	28
139.36	318.67	18	89.84	321.01	8	111.19	299.17	12	67.19	315.75	6	62.99	285.36	7	
136.41	260.68	26	89.84	244.42	14	111.19	244.34	18	67.19	283.41	10	62.99	259.30	8	
<b>Gross loan and lease losses / Average loans and leases</b> .....															
0.02	0.22	6	0.04	0.35	9	0.25	0.34	49	0.05	0.16	22	0.07	0.15	34	
0.02	0.08	18	0.02	0.07	14	0.02	0.07	13	0.02	0.05	40	0.02	0.05	29	
0	0.13	14	0.02	0.28	11	0.23	0.27	56	0.02	0.11	28	0.05	0.09	43	
0	0	45	0	0	45	0	0	44	0	0	49	0	0	48	
3.89	16.12	9	22.50	15.46	77	46.20	33.98	75	38.79	41.80	55	20.39	51.25	29	
-1,401.29	4.52	3	67.68	21.56	89	7.34	22.91	34	80.03	22.46	83	33.78	29.27	62	
<b>Net Loan and Lease Losses By Type</b>															
<b>Real estate loans</b> .....															
0	0.03	37	0.02	0.03	56	0.25	0.04	96	0.02	0.02	65	0.05	0.01	79	
-0.01	-0.01	41	0.06	0.01	86	0.11	0.01	92	0.06	0.02	81	0.02	0.01	67	
-0.58	-0.05	7	0.04	0.01	71	0.66	0.01	95	-0.01	0.02	24	0.06	0.02	75	
0.02	-0.01	84	0.06	0.01	88	0.08	0	91	0.06	0.02	83	0.02	0.01	68	
0.01	0.05	50	0	0.03	17	0.33	0.07	92	0	0.02	30	0.07	0.01	86	
0	0	64	0	0	64	0	0	59	0	-0.02	62	0	-0.02	57	
0	0	57	0	0	59	0	0	59	0	0	54	0	0	54	
0	-0.01	63	0	0	60	0	0	57	0	-0.02	62	0	-0.02	60	
0.05	0.01	89	0	0	58	0	0	58	0	0	56	0	0	50	
0	0.07	21	0	0.05	11	0.46	0.11	89	-0.01	0.03	17	0.10	0.02	86	
-0.01	0.01	11	0	0.02	21	0.05	0.02	81	0.02	0.01	76	0.01	0.01	69	
0	0.06	54	0	0.03	14	0.40	0.08	89	-0.02	0.01	5	0.09	0.01	90	
0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	45	0	0	49	
<b>Commercial and industrial loans</b> .....															
-0.01	0.20	19	-0.01	0.46	4	0.18	0.47	29	-0.05	0.27	5	0.05	0.18	38	
0.78		0.14	1.41	5	0.10	1.13	7	0.09	0.74	11	0.04	0.71	3		
2.18			3.43			2.92			1.89			1.65			
0.03			0.15			0.19			0.02			0.03			
0			0			0			0			0			
0	0.08	37	0	0.13	27	0	0.15	25	0	0.14	33	0	0.28	30	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	5,848		14,420		35,080		14,798		25,874						
90+ days past due loans and leases .....	835		0		0		0		0						
Nonaccrual loans and leases .....	38,660		42,866		54,625		25,081		26,316						
Total past due and nonaccrual loans and leases .....	45,343		57,286		89,705		39,879		52,190						
Restructured 30–89 days past due .....	268		468		756		1,148		2,761						
Restructured 90+ days past due .....	0		0		0		0		0						
Restructured nonaccrual .....	10,120		6,267		5,490		6,568		3,627						
Total restructured loans and leases .....	10,388		6,735		6,246		7,716		6,388						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	10,043		15,820		12,008		16,892		20,084						
Other real estate owned .....	106		248		106		264		1,381						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.07	0.27	18	0.17	0.36	27	0.45	0.39	68	0.24	0.31	48	0.46	0.32	76
90+ days past due loans and leases .....	0.01	0.10	39	0	0.13	9	0	0.12	9	0	0.03	15	0	0.03	14
Nonaccrual loans and leases .....	0.49	0.58	47	0.51	0.61	47	0.70	0.66	58	0.40	0.48	44	0.47	0.49	57
90+ days past due and nonaccrual loans and leases .....	0.50	0.73	38	0.51	0.80	31	0.70	0.85	45	0.40	0.54	35	0.47	0.54	50
30–89 days past due restructured .....	0	0.01	59	0.01	0.01	60	0.01	0.01	65	0.02	0	87	0.05	0.01	94
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured .....	0.13	0.12	56	0.07	0.13	42	0.07	0.13	41	0.11	0.07	70	0.06	0.10	47
30–89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.07	0.27	18	0.17	0.37	27	0.45	0.40	68	0.24	0.31	48	0.46	0.32	76
90+ days past due assets .....	0.01	0.10	37	0	0.13	8	0	0.12	8	0	0.03	15	0	0.03	14
Nonaccrual assets .....	0.49	0.59	47	0.51	0.62	47	0.70	0.67	58	0.40	0.48	43	0.47	0.49	57
30+ days past due and nonaccrual assets .....	0.58	1.04	27	0.68	1.21	28	1.15	1.29	53	0.64	0.87	38	0.93	0.88	61
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.34	0.43	45	0.38	0.49	42	0.48	0.52	51	0.30	0.39	39	0.35	0.39	53
90+ days past due and nonaccrual assets + other real estate owned .....	0.34	0.46	40	0.38	0.52	39	0.48	0.55	48	0.31	0.45	34	0.37	0.45	47
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.43	0.52	44	0.52	0.56	47	0.59	0.60	54	0.53	0.56	52	0.67	0.59	62
Allowance for loan and lease losses .....	91.09	67.93	78	154.25	65.48	90	111.13	66.66	84	257.45	92.08	94	304.89	95.97	95
Equity capital + allowance for loan and lease losses .....	3.14	4.43	34	3.92	4.83	42	4.37	4.97	46	3.71	4.77	42	4.79	5.09	54
Tier 1 capital + allowance for loan and lease losses .....	4.52	5.28	47	5.80	5.98	54	6.37	6.05	61	5.37	5.30	57	6.96	5.65	68
Loans and leases + other real estate owned .....	0.63	0.88	37	0.71	0.92	42	0.86	0.97	46	0.70	0.78	53	0.90	0.82	60

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.05	0.24	20	0.19	0.39	33	0.43	0.39	64	0.25	0.28	58	0.50	0.29	80
	90+ days past due .....		0.01	0.12	46	0	0.15	13	0	0.16	14	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.48	0.65	45	0.46	0.63	41	0.68	0.76	51	0.42	0.45	48	0.48	0.48	57
Commercial and industrial	30–89 days past due .....		0.29	0.17	78	0	0.23	7	0.88	0.23	92	0.03	0.22	23	0	0.23	8
	90+ days past due .....		0	0.02	16	0	0.03	17	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.37	0.64	41	1.02	0.75	69	0.77	0.75	58	0.17	0.74	23	0.63	0.61	61
Individuals	30–89 days past due .....		0.95	0.55	84	0	0.58	10	0.40	0.83	28	0	0.60	5	0	0.68	6
	90+ days past due .....		0	0.07	18	0	0.13	17	0	0.14	19	0	0.02	31	0	0.03	31
	Nonaccrual.....		2.99	0.18	96	0.01	0.22	24	2.70	0.28	93	0.02	0.12	41	0	0.15	14
Depository institution loans	30–89 days past due .....			0			0.03			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.16			0.31			0.17			0.10			0.11	
	90+ days past due .....			0			0.03			0			0			0.01	
	Nonaccrual.....			0.69			0.80			0.49			0.80			0.46	
Foreign governments	30–89 days past due .....			0.01			0			0							
	90+ days past due .....			0			0			0							
	Nonaccrual.....			0.04			0.02			0.09							
Other loans and leases	30–89 days past due .....		0	0.11	18	0	0.14	12	0	0.18	15	0	0.28	23	0	0.18	23
	90+ days past due .....		0	0.01	35	0	0.01	31	0	0.01	33	0	0	40	0	0	41
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.05	0.35	10	0.32	0.60	42	0.66	0.65	64	0.42	0.53	50	0.65	0.52	68
	90+ days past due .....	0	0.27	18	0	0.29	15	0	0.33	16	0	0.05	28	0	0.04	22
	Nonaccrual .....	0.31	0.82	20	0.31	0.84	17	0.34	0.89	20	0.37	0.55	32	0.42	0.61	39
Revolving	30–89 days past due .....	0.10	0.29	24	0.89	0.40	85	0.79	0.48	78	0.64	0.36	76	0.97	0.36	84
	90+ days past due .....	0	0.02	34	0	0.03	31	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual .....	0.93	1.05	65	1.46	1.27	71	1.12	1.13	67	0.98	0.34	89	0.58	0.35	77
Closed-end	30–89 days past due .....	0.05	0.36	13	0.28	0.61	40	0.65	0.65	63	0.40	0.56	45	0.62	0.54	65
	90+ days past due .....	0	0.29	18	0	0.33	16	0	0.38	17	0	0.05	29	0	0.05	24
	Nonaccrual .....	0.27	0.77	20	0.25	0.81	16	0.30	0.87	19	0.33	0.57	29	0.41	0.64	37
Junior lien	30–89 days past due .....	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	27	0.02	0.02	57
	90+ days past due .....	0	0	36	0	0	31	0	0	32	0	0	41	0	0	38
	Nonaccrual .....	0.01	0.04	26	0.01	0.05	20	0	0.04	6	0.01	0.03	42	0.02	0.03	46
Commercial real estate	30–89 days past due .....	0.06	0.14	38	0.11	0.23	42	0.28	0.26	66	0.10	0.15	47	0.35	0.16	81
	90+ days past due .....	0.02	0.01	76	0	0.02	22	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual .....	0.58	0.52	60	0.57	0.43	68	0.90	0.62	71	0.48	0.34	67	0.53	0.41	68
Construction and development	30–89 days past due .....	0.08	0.12	64	0.05	0.24	45	0	0.28	11	0.02	0.20	48	0	0.17	21
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual .....	0	0.36	14	0.56	0.25	82	1.66	0.41	87	0	0.18	21	0	0.18	21
1–4 family	30–89 days past due .....	0	0.02	33	0	0.04	28	0	0.03	28	0	0.05	33	0	0.07	32
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	47	0	0	48
	Nonaccrual .....	0	0.02	30	0.52	0.04	95	1.20	0.03	97	0	0.01	40	0	0.04	37
Other	30–89 days past due .....	0.08	0.07	75	0.05	0.17	51	0	0.22	13	0.02	0.12	62	0	0.06	28
	90+ days past due .....	0	0	41	0	0	38	0	0	40	0	0	44	0	0	45
	Nonaccrual .....	0	0.29	15	0.04	0.18	44	0.46	0.35	77	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due .....	0	0.06	28	0	0.08	24	0	0.09	22	0	0.03	38	0	0.03	36
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual .....	0	0.14	21	0	0.08	17	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due .....	0.07	0.14	44	0.14	0.20	52	0.38	0.23	75	0.13	0.13	60	0.48	0.17	84
	90+ days past due .....	0.02	0.01	79	0	0.02	27	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual .....	0.81	0.66	64	0.71	0.55	69	1.01	0.80	64	0.64	0.36	75	0.73	0.52	70
Owner Occupied	30–89 days past due .....	0.02	0.04	43	0.03	0.07	35	0.03	0.07	42	0.07	0.06	63	0.28	0.08	85
	90+ days past due .....	0	0	34	0	0.01	30	0	0	33	0	0.01	40	0	0	38
	Nonaccrual .....	0.36	0.25	76	0.17	0.24	43	0.43	0.27	73	0.25	0.19	65	0.05	0.20	32
Other	30–89 days past due .....	0.05	0.09	56	0.11	0.11	69	0.35	0.14	81	0.06	0.05	73	0.21	0.07	82
	90+ days past due .....	0.02	0.01	84	0	0.01	34	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual .....	0.45	0.40	62	0.54	0.24	81	0.57	0.44	66	0.39	0.14	80	0.68	0.22	81
Farmland	30–89 days past due .....	0	0.11	30	0	0.31	25	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	45	0	0	46
	Nonaccrual .....	0	1.10	21	0	1.24	17	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30–89 days past due .....		0.63			0.90			0.95			0.87			1.03	
	90+ days past due .....		0.39			0.76			0.63			0.18			0.26	
	Nonaccrual .....		0.08			0.09			0.05			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,035,578	1,047,046	1,049,714	795,661	737,752										
Retained earnings .....	417,658	372,552	378,268	358,666	305,056										
Accumulated other comprehensive income (AOCI) .....	26	1,125	621	-1,208	-3,450										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,453,262	1,420,723	1,428,603	1,153,119	1,039,358										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	549,182	560,073	556,597	425,232	395,035										
Accumulated other comprehensive income-related adjustments .....	26	1,080	621	-1,208	-3,450										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	904,054	859,570	871,385	729,095	647,773										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	904,054	859,570	871,385	729,095	647,773										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	127,094	126,750	126,888	62,651	62,199										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	127,094	126,750	126,888	62,651	62,199										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	127,094	126,750	126,888	62,651	62,199										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	160,132	175,500	167,500	35,000	35,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	57,201	36,929	64,597	18,231	17,584										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	217,333	212,429	232,097	53,231	52,584										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	217,333	212,429	232,097	53,231	52,584										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,248,481	1,198,749	1,230,370	844,977	762,556										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	11,494,614	11,157,515	11,135,791	8,207,462	7,525,012										
Less: Deductions from common equity tier 1 capital .....	549,182	560,073	556,597	425,232	395,035										
Less: Other deductions .....	0	3,487	3,487	0	0										
Total assets for leverage ratio .....	10,945,432	10,593,955	10,575,707	7,782,230	7,129,977										
Total risk-weighted assets .....	8,123,583	7,914,141	7,892,045	6,003,894	5,330,052										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.13	12.66	25	10.86	11.98	32	11.04	12.35	32	12.14	12.50	55	12.15	12.37	58
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A .....	12.69	13.44	43	12.46	12.72	52	12.65	13.08	51	13.19	13.19	59	13.32	13.03	67
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A .....	15.37	15.42	56	15.15	14.77	67	15.59	15.23	64	14.07	14.63	46	14.31	14.48	54
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage .....	9.42	9.11	65	9.31	9.03	63	9.44	9.13	62	10.17	10.39	49	9.96	10.37	41
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72							

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			-100.00
Total property and casualty assets .....		0			0			0			0			0			-100.00
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			-100.00
Total property and casualty equity .....		0			0			0			0			0			-100.00
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			-100.00
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			14			-100.00
Other insurance activities income .....		0			0			0			0			14			-100.00
Insurance and reinsurance underwriting income .....		0			0			0			0			0			-100.00
Premiums .....		0			0			0			0			0			-100.00
Credit related insurance underwriting .....		0			0			0			0			0			-100.00
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			-100.00
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....	259,608			262,637			265,253			237,411			222,482			-1.15	145.08

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			40			33.33					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			0			0					
Insurance activities revenue / Adjusted operating income .....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.37	22	0	0.46	43			
Premium income / Insurance activities revenue .....	3.14			3.04			2.84			0.03			0		0	0	0	48
Credit related premium income / Total premium income .....	30.92			40.01			38.23			100			50					
Other premium income / Total premium income .....	69.08			59.99			61.77			0			50					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			37.86			72.25					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62											
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0			0					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	23.93	11.54	95	25.63	11.35	97	25.05	11.03	97	29.36	11.53	99	30.62	13.70	99			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	0	49	0	0	49			

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	2,000	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	2,000	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.64			0.93			0.87			0			0	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			2.53			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18							
Commercial and industrial loans .....		1.03			0.59			0.64			2.35			3.83	
Foreign governments and institutions .....		0			0			0							
<b>Growth Rates</b>															
Net loans and leases.....		-1.19			10.27			-2.40			-47.91			-27.26	
Total selected assets.....		3.19			5.10			2.04			-25.04			5.03	
Deposits .....		9.07			10.22			3.46			2.53			-2.42	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.31	0.33	0.33	0.41	0.46
Dollar Amount in Thousands					
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	20,344	36,353	54,704	79,747	32,847	-44.04	384.73
Dividends .....	20,000	36,000	54,000	79,000	32,000	-44.44	400.00
Interest .....	344	353	704	747	847	-2.55	74.62
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	1,600	1,500	0		
Dividends .....	0	0	1,600	1,500	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	20,344	36,353	56,304	81,247	32,847	-44.04	384.73
Securities gains (losses) .....	8,863	0	4,948	0	0		
Other operating income .....	642	26	949	62	78	2369.23	1970.97
Total operating income .....	29,849	36,379	62,201	81,309	32,925	-17.95	605.98
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	4,649	2,212	7,790	2,055	2,060	110.17	
Other expenses .....	2,610	3,789	6,185	6,032	5,333	-31.12	128.15
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	7,259	6,001	13,975	8,087	7,393	20.96	534.53
Income (loss) before taxes .....	22,773	30,378	63,739	73,222	25,532	-25.03	638.42
Applicable income taxes (credit) .....	911	-833	2,900	-924	-846		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	21,862	31,211	60,839	74,146	26,378	-29.95	578.31
Equity in undistributed income of subsidiaries .....	41,390	3,960	2,470	14,427	45,554	945.20	791.64
Bank subsidiaries .....	40,380	3,051	2,289	14,134	43,887	1223.50	769.88
Nonbank subsidiaries .....	1,010	909	181	293	1,667	11.11	
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	63,252	35,171	63,309	88,573	71,932	79.84	704.22
<b>Memoranda</b>							
Bank net income .....	60,380	39,051	56,289	93,134	75,887	54.62	598.68
Nonbank net income .....	1,010	909	1,781	1,793	1,667	11.11	
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,650,970	94.60	1,701,258	98.43	1,608,715	93.06	1,240,281	1,128,942	-2.96	280.95
Common and preferred stock .....		1,543,578	88.45	1,499,162	86.74	1,499,339	86.73	1,203,132	1,104,485	2.96	271.93
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		107,392	6.15	202,096	11.69	109,376	6.33	37,149	24,457	-46.86	484.89
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		4,583	0.26	6,002	0.35	6,183	0.36	5,692	5,399	-23.64	475.03
Common and preferred stock .....		4,583	0.26	6,002	0.35	6,183	0.36	5,692	5,399	-23.64	475.03
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		77,214	4.42	8,060	0.47	93,207	5.39	1,000	1,000	857.99	7621.40
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		8,765	0.50	5,587	0.32	7,187	0.42	5,442	3,930	56.88	1741.39
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		3,612	0.21	7,404	0.43	13,425	0.78	1,720	953	-51.22	715.35
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,745,144	100.00	1,728,311	100.00	1,728,717	100.00	1,254,135	1,140,224	0.97	300.17
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		160,132	9.18	175,500	10.15	167,500	9.69	35,000	35,000	-8.76	
Other liabilities .....		4,656	0.27	5,338	0.31	5,726	0.33	3,365	3,667	-12.78	31.38
Balance due to subsidiaries and related institutions .....		71,567	4.10	71,039	4.11	71,361	4.13	62,651	62,199	0.74	207.19
Total liabilities .....		236,355	13.54	251,877	14.57	244,587	14.15	101,016	100,866	-6.16	780.57
Equity Capital .....		1,508,789	86.46	1,476,434	85.43	1,484,130	85.85	1,153,119	1,039,358	2.19	268.66
Perpetual preferred stock (income surplus) .....		55,527	3.18	55,711	3.22	55,527	3.21	0	0	-0.33	
Common stock .....		611	0.04	609	0.04	609	0.04	519	483	0.33	81.85
Common surplus .....		1,088,381	62.37	1,080,128	62.50	1,082,189	62.60	840,693	757,963	0.76	248.76
Retained earnings .....		417,658	23.93	372,552	21.56	378,268	21.88	358,666	305,056	12.11	83.76
Accumulated other comprehensive income .....		26	0	1,125	0.07	621	0.04	-1,208	-3,450	-97.69	
Other equity capital components .....		-53,414	-3.06	-33,691	-1.95	-33,084	-1.91	-45,551	-20,694		
Total liabilities and equity capital .....		1,745,144	100.00	1,728,311	100.00	1,728,717	100.00	1,254,135	1,140,224	0.97	300.17
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		68,912	3.95	68,384	3.96	68,706	3.97	60,306	59,854	0.77	206.28
Notes payable to subsidiaries that issued TPS .....		68,912	3.95	68,384	3.96	68,706	3.97	60,306	59,854	0.77	206.28
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	8.48	12.64	15	4.90	4.33	44	4.35	7.29	20	7.84	10.58	20	7.37	11.03	11
Bank net income / Average equity investment in banks .....	7.94	12.37	12	5.58	4.55	46	3.92	7.45	15	7.86	10.85	20	7.69	11.56	9
Nonbank net income / Average equity investment in nonbanks .....	35.75	13.40	86	30.82	7.01	89	31.49	9.75	86	33.81	12.07	84	39.01	10.83	90
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.92			5.62			7.01			15.16			9.40	
Bank net income / Parent net income .....	95.46	96.24	25	111.03	91.35	67	88.91	88.16	20	105.15	103.77	62	105.50	104.73	57
Nonbank net income / Parent net income .....	1.60	3.10	65	2.58	6.35	64	2.81	3.59	66	2.02	1.08	78	2.32	0.99	79
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital .....	15.67	16.87	61	17.06	20.37	64	16.48	20.06	62	8.76	9.66	50	9.70	9.50	54
Total debt / Equity capital .....	10.61	11.60	58	11.89	14.50	61	11.29	14.41	58	3.04	3.93	61	3.37	3.94	63
Total debt + notes payable to subs that issued TPS / Equity capital .....	15.18	13.82	66	16.52	16.78	66	15.92	16.67	65	8.27	7.99	54	9.13	7.93	56
Total debt + Loans guaranteed for affiliate / Equity capital .....	10.61	11.69	57	11.89	14.81	60	11.29	14.68	57	3.04	3.97	61	3.37	3.98	61
Total debt / Equity capital – excess over fair value .....	10.61	11.71	58	11.89	14.64	61	11.29	14.52	58	3.04	3.93	61	3.37	3.94	63
Long-term debt / Equity capital .....	10.61	11.05	58	11.89	13.39	61	11.29	13.56	58	3.04	3.86	62	3.37	3.76	63
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt .....	69.11	39.10	76	29.47	29.33	50	70.12	34.67	81	12.74	14.37	58	12.90	15.49	59
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	102.61	103.07	50	101.95	103.11	46	101.44	102.81	43	104.83	104.21	55	106.79	104.10	64
Total investment in subs / Equity capital .....	109.73	108.26	73	115.63	110.49	81	108.81	110.16	68	108.05	104.48	68	109.14	104.38	70
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.31	0.25	59	0.41	0.67	50	0.34	0.47	49	0.63	0.44	61	0.98	0.36	79
Equity investment in subs – equity cap / Net income-div (X) .....	0.48	0.83	39	0.98	3.93	38	1.05	1.82	40	1.03	1.47	49	1.66	1.18	75
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	97.79	138.64	32	140.45	143.95	59	104.23	136.59	35	194.28	153.39	76	91.38	113.37	35
Cash from ops + noncash items + op expense / Op expense + dividend .....	136.14	130.64	55	135.17	154.33	54	118.56	147.24	42	192.52	152.31	76	96.64	123.74	35
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	105.33	103.17	58	100.55	148.07	47	102.69	134.08	38	103.57	105.99	47	110.59	108.88	62
Pretax operating income + interest expense / Interest expense .....	589.85	1,479.01	36	1,473.33	2,733.67	63	918.22	2,016.32	48	3,663.11	17,211.14	71	1,339.42	1,631.73	67
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	527.42	1,667.11	30	835.72	1,374.36	51	701.71	1,539.23	42	1,579.53	2,481.22	70	654.80	1,015.91	55
Dividends + interest from subsidiaries / Interest expense + dividends .....	75.40	153.06	24	160.10	169.52	61	111.04	150.43	35	223.85	196.13	73	103.87	140.89	41
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.78	34	0	15.95	30	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X) .....	31.50	41.77	65		27.95			35.64			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	-2.09	3.64	7	0.16	3.69	34	-0.09	3.85	17	0.06	1.59	47	-0.05	1.59	16
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21			0.05			0.10			0			0	
Nonaccrual .....		0.96			0.97			1.03			8.16			0.70	
Total .....		1.17			1.02			1.13			8.16			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.04	1.79	46	0.06	2.90	46	0.04	2.66	43	0.06	0.13	68	0.06	0.14	67
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0	49	0	0	49

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	102.15	78.46	73	65.66	73.92	50	70.54	81.10	48	46.18	65.39	34	112.08	87.25	77
Dividends declared / Net income .....	35.31	25.30	73	58.27	60.26	52	67.79	42.29	84	38.66	25.65	71	41.10	24.10	74
Net income – dividends / Average equity.....	5.48	9.64	15	2.05	1.15	50	1.40	4.14	20	4.81	7.61	18	4.34	8.12	10
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	89.55	139.49	33	175.66	166.94	61	125.82	132.17	54	230.72	160.93	77	108.24	131.90	45
Dividends from nonbank subsidiaries .....	0	3.97	27	0	3.69	27	3.73	3.41	73	4.38	2.59	79	0	2.83	26
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries .....	89.55	193.08	23	175.66	205.70	57	129.55	174.85	40	235.10	209.89	73	108.24	144.51	39
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	33.12	36.56	45	92.19	82.59	55	95.93	60.28	83	84.82	45.88	84	42.17	33.37	61
Interest income from bank subsidiaries.....	0.57	0.11	88	0.90	0.58	73	1.25	0.36	86	0.80	0.09	92	1.12	0.11	93
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	33.69	38.35	44	93.09	98.26	52	97.18	62.88	80	85.63	48.40	84	43.28	35.67	58
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	54.17	18	0	52.25	20	89.84	56.39	65	83.66	76.61	46	0	80.47	8
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries .....	0	76.16	7	0	78.35	12	89.84	79.84	58	83.66	83.73	46	0	96.62	6
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			65.48			43.51	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			0			0	
Management and service fees from subsidiary holding companies .....		0.37			0.95			0.44			0			0	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0			0.15	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	67	67.82	31	98.96	66.84	67	86.82	69.76	41	97.16	77.61	49	97.19	72.95	56
Interest income from bank subsidiaries.....	1.15	0.39	85	0.97	1.06	75	1.13	0.63	79	0.92	0.23	88	2.57	0.55	88
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	68.16	81.78	26	99.93	81.90	72	87.95	82.20	29	98.08	94.06	38	99.76	89.39	67
Dividends from nonbank subsidiaries .....	0	2.67	26	0	2.05	28	2.57	1.95	76	1.84	1.13	80	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	0	6.48	17	0	6.25	20	2.57	4.70	68	1.84	1.56	78	0	3.33	23
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt .....	43.03	28.31	71	38.97	33.86	68	41.02	27.08	68	172.30	70.71	80	171.01	81.26	81